

# **EXHIBIT N**

Ameriprise Financial Services, LLC 70100 Ameriprise Financial Center Minneapolis, MN 55474



## Ameriprise® Custom Advisory Relationship for Advisory (Managed) Accounts

All signatures are required for this agreement to be used for setting up new advisory accounts.

Client ID

[REDACTED]



### Client and Advisor Selection

Client Name / Client ID	JOY HULTMAN / [REDACTED] / [REDACTED] 0092
Relationship ID	[REDACTED]
Client an Ameriprise employee?	No
Signed state	New Jersey
Agreement Advisor Name / ID	David Janny / [REDACTED]

### Ameriprise® Custom Advisory Relationship Details

Are the clients in a primary household group? Yes

### Ownerships

You are eligible for the following ownership type. You may open accounts in this ownership provided you meet specific account opening qualifications. Talk to your financial advisor for more information or to add additional ownership types.

Ownerships for JOY HULTMAN

- INDIVIDUAL
- INDIVIDUAL TOD
- INHERITED IRA - INDIVIDUAL
- ROLLOVER IRA
- ROTH CONTRIBUTORY IRA
- TRADITIONAL IRA

### Ownership Details

#### Name of Deceased information for JOY HULTMAN

INHERITED IRA - INDIVIDUAL	Name of deceased
	Bernard Sherlip



## Available Programs

All of the Programs listed below are available in the Custom Advisory Relationship however, not all Ownerships are available in all Programs. Please contact your financial advisor for more information. (e.g. Trustee Directed 401(a) Investment Only Pooled ownerships are only available in SPS Advantage and Select Separate Account programs.)

<b>Programs</b>	Ameriprise Active Portfolios® investments
	Ameriprise Investor Unified Account
	Ameriprise Select Separate Account
	Ameriprise SPS Advantage
	Ameriprise SPS Advisor
	Ameriprise Vista Separate Account

## Fees

### Advisory Fee

The Advisory Fee rate is an ongoing asset-based fee negotiated between you and your financial advisor and covers services such as asset allocation, portfolio construction, creation of model portfolios, advisory service provider due diligence and oversight, investment recommendations and selection including applicable investment product due diligence, execution of transactions, through our affiliated clearing agent, AEIS, custody of securities, and tax and account reporting including trade confirmations and client statements and services provided by your financial advisor for your account.

**Note:** Existing accounts having an Advisory fee rate lower than the minimum fee rate allowed based on household assets under management are able to retain that fee rate going forward until the client chooses to re-negotiate the Advisory fee rate with you, moves to another advisory program, add the consolidated advisory fee service to that Account, or when processing certain ownership changes.

#### Anticipated Advisory Accounts

#### Assets Under Management

**Advisory Accounts Annual Advisory Fee** 1.00 %

### Manager Fee

The Manager Fee represents investment management fees charged by Advisory Service Providers for a specific Separately Managed Account (SMA) investment strategy. The Manager Fee rate is variable by Advisory Service Provider and specific investment strategy and is charged to you as a component of your Asset-based Fee. Manager Fee rate as allocated to the separately managed account assets ("Blended Fee Rate"). Manager Fee rates are subject to change. This fee is applicable for Select Separate Account (including Select Strategist UMA Portfolios and Select ETF Portfolios), Vista Separate Account and Investor Unified Account.

For Select Strategist UMA Accounts and Investor Unified Accounts, each SMA held within an Account charges a different Manager Fee rate. The Manager Fee rate for these Accounts is based on the allocation to each underlying SMA (the "Blended Fee Rate"). The Blended Fee Rate is calculated using the full billable value of the Account, while applying a 0% Manager Fee rate to non-separately managed account assets (e.g. mutual funds, ETFs, uninvested cash, and securities not yet traded to match the SMA positions) and the applicable Manager Fee rate as allocated to the SMA assets.

### Platform Fee

The Platform Fee covers additional costs associated with the programs for services provided by Ameriprise Financial Services such as investment selection including investment strategy and investment product due diligence, overlay management, additional trading costs, enhanced trading tools, reporting (e.g. manager and portfolio reports), advisory training and expert support, platform management (e.g. ongoing product development and administration) and additional operational and support related functions. This fee is applicable for Select Separate Account (including Select Strategist UMA Portfolios and Select ETF Portfolios), Vista Separate Account and Investor Unified Account.



Product	Fees
Investor Unified Account	0.17 %
Select Separate Account	0.17 %
Vista Separate Account	0.17 %

### Preferences Details

**Trade confirmation selection** You elect not to receive trade confirmations.

**Risk Acknowledgements included in Custom Advisory Relationship** None

## Active Portfolios® Investments

Preference	Non-Qualified	IRA	403B / TSCA
Prospectus Delivery <sup>1</sup>	You authorize delivery of prospectuses to the Investment Manager on your behalf, when available, in lieu of delivery to you	You authorize delivery of prospectuses to the Investment Manager on your behalf, when available, in lieu of delivery to you	You authorize delivery of prospectuses to the Investment Manager on your behalf, when available, in lieu of delivery to you
Equity Tax Lot Methodology	Highest In First Out (HIFO)	N/A	N/A
MF Tax Lot Methodology	Average Cost	N/A	N/A
Bond elections	N/A	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>2,3</sup>	Ameriprise Bank Insured Sweep Account (ABISA) <sup>3</sup>	Dreyfus Government Cash Management - Institutional Shares

<sup>1</sup>In selecting this preference, you agree and acknowledge that you are appointing the discretionary Investment Manager for your *Active Portfolios* account(s) as your agent to accept delivery of mutual fund and ETF prospectuses on your behalf. In the event your Investment Manager elects not to receive prospectuses on behalf of clients, you will receive prospectuses directly.

Information regarding your account's holdings of, and transactions in, mutual funds and ETFs will continue to be available on the secure site at [ameriprise.com](http://ameriprise.com) and in your Ameriprise Financial statements. You may access the prospectuses for the mutual funds and ETFs held in your *Active Portfolios* account(s) via the fund family's website, or may request a copy at any time from your financial advisor or by contacting us at 800.862.7919. You may rescind your authorization to deliver prospectuses to the Investment Manager on your behalf at any time by contacting your financial advisor or us at the number above.

<sup>2</sup> For AIMMA ineligible ownerships such as Broker/Dealers, Banks or Trust Companies, Insurance Companies, Mutual Fund Companies and Foreign Institutions (including Foreign non-profit institutions), Dreyfus Government Cash Management – Wealth Shares is the default money settlement option.

<sup>3</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management – Institutional Shares is the default money settlement option.



## Investor Unified Account

Preference	Non-Qualified	IRA	403B / TSCA
Proxy Voting Election	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	N/A
Equity Tax Lot Methodology	Highest In First Out (HIFO)	N/A	N/A
MF Tax Lot Methodology	Average Cost	N/A	N/A
Bond elections	Constant Yield	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>1,2</sup>	Ameriprise Bank Insured Sweep Account (ABISA) <sup>2</sup>	N/A

<sup>1</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management – Institutional Shares is the default money settlement option.



### Select Separate Account

Preference	Non-Qualified	IRA	403B / TSCA
Proxy Voting Election	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	N/A
Equity Tax Lot Methodology	Highest In First Out (HIFO)	N/A	N/A
MF Tax Lot Methodology	Non Average Cost	N/A	N/A
Bond elections	Constant Yield	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>1,2</sup>	Ameriprise Bank Insured Sweep Account (ABISA) <sup>2</sup>	N/A

<sup>1</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management – Institutional Shares is the default money settlement option.



## SPS Advantage

Preference	Non-Qualified	IRA	403B / TSCA
Trade Confirmation Suppression <sup>1</sup>	You elect to receive trade confirmations	You elect to receive trade confirmations	You elect to receive trade confirmations
Equity Tax Lot Methodology <sup>2</sup>	First In First Out (FIFO)	N/A	N/A
Mutual Fund Tax Lot Methodology <sup>3</sup>	Average Cost	N/A	N/A
Bond elections	Constant Yield	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>4,5</sup>	Ameriprise Insured Money Market Account (AIMMA) <sup>5</sup>	Dreyfus Government Cash Management - Wealth Shares

<sup>1</sup> SPS Advantage accounts are not eligible for suppressed trade confirmations.

<sup>2</sup> If lot-specific identification of securities sold is desired, that must be done at the time of sale.

<sup>3</sup> If lot-specific identification of securities sold is desired, that must be done at the time of sale, and with a default lot relief election other than average cost made prior to sale.

<sup>4</sup> For AIMMA ineligible ownerships such as Broker/Dealers, Banks or Trust Companies, Insurance Companies, Mutual Fund Companies and Foreign Institutions (including Foreign non-profit institutions), Dreyfus Government Cash Management - Wealth Shares is the default money settlement option.

<sup>5</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management - Institutional Shares is the default money settlement option.



## SPS Advisor

Preference	Non-Qualified	IRA	403B / TSCA
Equity Tax Lot Methodology <sup>1</sup>	First In First Out (FIFO)	N/A	N/A
Mutual Fund Tax Lot Methodology <sup>2</sup>	Average Cost	N/A	N/A
Bond elections	Constant Yield	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>3,4</sup>	Ameriprise Bank Insured Sweep Account (ABISA) <sup>4</sup>	Dreyfus Government Cash Management - Institutional Shares

<sup>1</sup> Note, that your financial advisor has the discretion to override these methods and use another cost basis method or specific identification. If lot-specific identification of securities sold is desired, that must be done at the time of sale.

<sup>2</sup> Note, that your financial advisor has the discretion to override these methods and use another cost basis method or specific identification. If lot-specific identification of securities sold is desired, that must be done at the time of sale, and with a default lot relief election other than average cost made prior to sale.

<sup>3</sup> For AIMMA ineligible ownerships such as Broker/Dealers, Banks or Trust Companies, Insurance Companies, Mutual Fund Companies and Foreign Institutions (including Foreign non-profit institutions), Dreyfus Government Cash Management - Wealth Shares is the default money settlement option.

<sup>4</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management - Institutional Shares is the default money settlement option.



## Vista Separate Account

Preference	Non-Qualified	IRA	403B / TSCA
Proxy Voting Election	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	You elect to delegate the authority to vote to the selected Investment Manager(s) or Ameriprise Financial Services, LLC	N/A
Equity Tax Lot Methodology	Highest In First Out (HIFO)	N/A	N/A
MF Tax Lot Methodology	Average Cost	N/A	N/A
Bond elections	Constant Yield	N/A	N/A
Money Settlement	Ameriprise Insured Money Market Account (AIMMA) <sup>1,2</sup>	Ameriprise Bank Insured Sweep Account (ABISA) <sup>2</sup>	N/A

<sup>1</sup> For Ameriprise Bank, FSB as Trustee accounts, Dreyfus Government Cash Management – Institutional Shares is the default money settlement option.

*AIMMA is a FDIC-insured, interest bearing bank deposit product made available by Ameriprise Financial Services, LLC and is not covered by SIPC. Uninvested cash balances will sweep daily.*

*ABISA is a FDIC-insured, interest-bearing bank deposit product made available by Ameriprise Financial Services, LLC and is not covered by SIPC. Uninvested cash balances will sweep daily.*

*Ameriprise Cash is a free credit balance held in the brokerage account by American Enterprise Investment Services, LLC (AEIS), an affiliate clearing broker of Ameriprise Financial Services, LLC and is covered by SIPC. AEIS may, but is not obligated to pay interest on Ameriprise Cash.*

*For more information about Dreyfus funds, visit [dreyfus.com](http://dreyfus.com).*

## Acknowledgements

**Acknowledgements last updated: March, 2023**

Read these acknowledgements carefully and then sign and date this section. "You" and "your" refer to you the applicant. "I", "we" and "us" refer to Ameriprise Financial Services, LLC ("AFS" or "Sponsor"), American Enterprise Investment Services Inc. ("AEIS"), and/or Ameriprise Trust Company (ATC) which are subsidiaries of Ameriprise Financial, Inc. ("AFI"). "Ameriprise Financial" refers to Ameriprise Financial, Inc. and its affiliates.

You acknowledge and agree that: a) the information you provided to us on this application is correct, b) an Ameriprise financial advisor has reviewed this

service with you, c) you authorize all activity indicated within this application, d) we may deliver the documents related to the account(s) you intend to open to you in person, by mail, by email, or electronically through the secure site on ameriprise.com. You agree that we may also refer you to the applicable documents via the Ameriprise website, ameriprise.com/disclosures, that these references may be provided to you or a member of your household via email or via your consolidated financial statement, you consent to an electronic delivery process directing you to one or more disclosure webpages on the Ameriprise website, and you acknowledge that you have access to a computer that can access the applicable documents via email, or on the Ameriprise website when notice of their availability is provided to you. You understand that you may obtain paper copies of any of these documents at any time by contacting your financial advisor or by calling Ameriprise Financial at 800.862.7919, and e) **you have read, understand and agree to each acknowledgement and all the terms and conditions stated in this application and in the related documents provided to you.**

### General Acknowledgements

You affirm that you are at least 18 years of age and of full legal age in your state of residence.

**Business Continuity:** You acknowledge that you have received information about the Ameriprise Financial Business Continuity Plan.

**High Concentration:** You understand that a high concentration of any one position in your account(s) could increase investment risk.

**Tax Advice:** You understand and acknowledge that neither AFS nor your financial advisor provides tax advice and you must consult your tax professional or attorney regarding tax issues specific to your circumstances.

**Own Account:** You acknowledge that you are purchasing investments for your own AFS account(s) ("Account"), and not with a view to the distribution, assignment, transfer or other disposition of the investments.

**Identity Information:** You understand that AFS is required by law to obtain certain personal information from you which we will use to verify your identity and include in any reports to tax or regulatory authorities as required. If you do not provide us with this information, we may not be able to open your Account. If we are unable to verify your identity, we reserve the right to close your Account and to take such other steps as we deem reasonable.

**Information Sharing:** You understand that the clearing agent, AEIS, will release your name, address and security position to requesting companies in which AEIS holds assets for your Account, unless you specify otherwise to AFS.

**Householding:** You understand that AFS and its affiliates may use and combine information concerning certain Accounts owned by you and other members of your primary household group to provide members of the group with a consolidated paper and/or electronic statements of Account(s), Account information and, for certain products and services, advantageous pricing or fees (these uses of Client Information are known as "householding"). The types of Accounts that may be included are: investment, insurance, annuity, brokerage and Advisory Accounts; this includes features linked to brokerage and Advisory Accounts. A primary household consists of an individual, his or her spouse or domestic partner, and their unmarried children under age 21 who reside at the same address. If an individual member of your household group enrolls in electronic delivery of your consolidated financial statement, we will provide notice the household has made this election and no longer send a statement by U.S. Mail. You understand that important updates to agreements and disclosures may be included in your consolidated financial statement and will be delivered electronically if a member of your household elects to have your statement delivered in that fashion. Please contact the Customer Service Department at 800.862.7919 if you prefer to receive a statement covering only Accounts that you own and not to participate in householding. You understand that you may work with your financial advisor to add additional members or ownerships to your primary household, which may help you qualify for a lower asset-based fee. If you want to have a statement covering only Accounts that you own and not participate in household pricing, you can call your Ameriprise financial advisor or the service number on your statement. For purposes of shareholder documents such as prospectuses, supplements, annual reports, semiannual reports and proxies, householding will be defined as two or more shareholders who share the same address and either share the same last name or have indicated that they are married or domestic partners. This remains in effect unless notified otherwise. You understand that if you wish to continue receiving multiple copies of prospectuses, supplements, annual reports, semiannual reports and proxies, you can call 866.273.7429 and reference the client number found on your statement. Multiple mailings will resume within thirty (30) days of the request.

**Financial Interest in Products:** AFS has a financial interest in the sales of affiliated products manufactured by its affiliates. AFS and its affiliates receive more revenue, in aggregate, from the sale of affiliated investment products and services sold under the Ameriprise, Columbia Threadneedle Investments and RiverSource brands, than for the sale of unaffiliated investment products and services. We generally also receive more revenue for securities or products sold in a fee-based advisory account than for those sold in a commission-based brokerage account. Higher revenue generally results in greater profitability for the firm and its affiliates. Employee compensation (including management and field leader compensation) and operating goals at all levels of the company are tied to the company's success. Management, sales leaders and other employees generally spend more of their time and resources promoting Ameriprise, Columbia Threadneedle Investments and RiverSource products and services. These interests may change over time.

**You understand that investment products are not federally or FDIC insured, are not deposits or obligations of, or guaranteed by, any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.**

### Account Detail Acknowledgements

**Authorized Person Signature:** If you are signing as an authorized person (e.g., attorney in fact, trustee, guardian, or conservator) for the client(s) listed below, you are duly authorized to establish an Ameriprise Custom Advisory Relationship ("Relationship"), to open Account(s), and to conduct transactions in the Account(s) on behalf of the client(s).

**Entity Signature:** If you are signing on behalf of an entity, you are duly authorized to establish a Relationship, to open Account(s), and to conduct transactions in the Account(s) on behalf of that entity.

**Money Settlement:** If your money settlement option is Ameriprise Insured Money Market Account ("AIMMA") you understand and agree that uninvested cash in your Account will be swept to AIMMA. AIMMA is an interest-bearing multi-bank deposit product made available by AFS and held in an omnibus account(s) at one or more FDIC member banks (collectively, the "Program Banks"), and includes our affiliate, Ameriprise Bank, FSB. The Program Banks may serve individually as custodians for all or a portion of the assets held in AIMMA, as described in the Other Important Brokerage Disclosures.

If your money settlement option is Ameriprise Bank Insured Sweep Account ("ABISA") you understand and agree that uninvested cash in your Account will be swept to ABISA. ABISA is an FDIC insured, interest-bearing single bank deposit product made available by AFS for certain tax-qualified discretionary investment advisory accounts and for SPS *Advantage* trustee-directed 401(a) accounts. Deposits are held in an omnibus account(s) at Ameriprise Bank, FSB, Member FDIC, an affiliate of Ameriprise Financial. Ameriprise Bank, FSB serves as custodian for the assets held within your ABISA, as described in Other Important Brokerage Disclosures.

For a copy of the Other Important Brokerage Disclosures, visit our website at [ameriprise.com/disclosures](http://ameriprise.com/disclosures) or call our service line at 800.862.7919.

Ameriprise Bank, FSB in ABISA and each Program Bank in AIMMA are FDIC insured up to \$250,000 per depositor (\$500,000 for joint accounts) per Program Bank, including deposits held at Ameriprise Bank, FSB. Under ordinary business conditions, AIMMA seeks to allocate deposits across multiple Program Banks to obtain FDIC insurance up to \$2.5 million per depositor (\$5 million for joint accounts) across all Program Banks combined. For any amount above the applicable limit that is deposited in ABISA or a single Program Bank in AIMMA, including any other FDIC insured product you may own through that Program Bank, the amount above the limit will not be eligible for FDIC deposit insurance. Deposit products are not covered by the SIPC. You agree that you will not maintain a cash balance in your account(s) for the purpose of receiving interest or obtaining FDIC insurance. **You understand that a money settlement option is not an investment strategy and is not intended as an investment option for you to maintain a significant cash balance for an extended period of time. AFS offers investment products that offer capital preservation that generally have a higher rate of return for the cash component of your asset allocation than a money settlement option.**

You may at any time direct us to liquidate your balance(s) in your money settlement option and either (i) hold the balance as a free credit balance in your account(s); (ii) return the proceeds to your account(s) for investment; or (iii) remit the balance to you. We may, but are not obligated to, pay interest on cash held as a free credit balance in your account(s). Cash held as a free credit balance is eligible for SIPC coverage (up to \$250,000 per capacity as determined by SIPC), but it is not covered by FDIC. You agree that you will not hold cash as a free credit balance in your account(s) for the purpose of receiving interest or obtaining SIPC coverage.

You acknowledge that you have received and have had the opportunity to review the (i) "Sweep Program and Expenses" section of the Ameriprise Managed Accounts Disclosure Brochure or the Managed Accounts and Financial Planning Service Disclosure Brochure (the "Disclosure Brochures"), (ii) "Money Settlement Options" section of the Ameriprise Brokerage Client Agreement, and (iii) Other Important Brokerage Disclosures document, which fully describe our insured bank deposit programs. You can always obtain the current version of the Disclosure Brochures, Brokerage Client Agreement and the Other Important Brokerage Disclosures by visiting our website at [ameriprise.com/disclosures](http://ameriprise.com/disclosures) or by calling our service line at 800.862.7919. **As described in the Disclosure Brochures and Other Important Brokerage Disclosures, our affiliates AEIS and Ameriprise Bank, FSB receive revenue from our money settlement programs and uses this revenue to defray the cost of operating our money settlement programs and the expense of providing other services to our clients, as well as for general operating expenses and to provide net earnings to AEIS and Ameriprise Bank, FSB.** In the absence of this revenue, AFS would likely charge higher fees or other charges to clients for the services AEIS and Ameriprise Bank, FSB provides to clients.

#### **Ameriprise Custom Advisory Relationship Acknowledgements**

You declare that all of the statements you made in this Relationship application are true and complete to the best of your knowledge and belief. You acknowledge that we will rely on these statements for each Account opened pursuant to this Relationship, and you will notify us promptly when any such statement is inaccurate or should be updated. Capitalized terms not defined herein will have the meaning given to such terms in the *Ameriprise*<sup>®</sup> Custom Advisory Relationship Agreement.

**Establishing this Relationship:** You understand that by signing this form you are establishing an advisory relationship governed by the terms of the Custom Advisory Relationship Agreement. You understand that by establishing the Relationship, you will be able to open, close, or modify Accounts, now or in the future, governed by the terms of the Custom Advisory Relationship Agreement, as may be amended by us and communicated to you as set forth above. You understand that in many instances these Accounts can be opened at your direction but without an additional signature.

You understand and acknowledge that if you open an Account that utilizes an Advisory Service Provider, AFS will deliver the Form ADV Part 2A disclosure brochure of the applicable Advisory Service Provider(s) that you chose to provide investment advisory services to you when you authorized your financial advisor to open the Account.

**You understand that by signing this application and establishing this Relationship, all your previously existing advisory accounts listed in the Ownership section of this application will now be governed by the terms and conditions of the Custom Advisory Relationship Agreement. The account level elections on these Accounts will not be changed as a result of this action and these elections may differ from the elections established under the Relationship. You understand and acknowledge that all Accounts in a Relationship use a monthly billing frequency. You understand and agree any other pre-existing managed account client agreements you have with AFS will terminate upon the establishment of this Relationship.**

**Asset-based Fee:** You have had an opportunity to review and ask and have answered, by your Ameriprise financial advisor and/or AFS personnel, any questions you may have related to the Asset-based Fee and the services it covers. You understand that the Asset-based Fee is comprised of the negotiated Advisory Fee, Manager Fee, Platform Fee, and if you are engaged in the consolidated advisory fee service, the AFPS Fee, as applicable. In addition to the Asset-based Fee, you understand that any other fees, such as the SPS Advisor Investments and Infrastructure Support Fee, investment costs, or other additional fees and expenses that are applicable to your Account(s), are further described in the "Fees and Compensation" section of the Disclosure Brochures as applicable. You agree to contact your financial advisor immediately if a fee appears to be incorrect. You acknowledge the tax treatment of any Asset-based Fee may depend on the services covered by the fee, the kind of assets in your Account, and your tax circumstances. See

your tax advisor for more details.

**You understand that you are establishing an Advisory Fee rate(s) at the Relationship level that will be applied to all new Accounts opened pursuant to this Relationship unless otherwise specified at the Account level. You have the option to select different Advisory Fee rates for each Program and Account in this Relationship by working with your financial advisor. If an Account is opened pursuant to this Relationship with an Advisory Fee rate (including an AFPS Fee rate, if applicable) higher than what you authorized at the Relationship level, your signature will be required. If you renegotiate the Advisory Fee on an established Account to a rate higher than what you authorized at the Relationship level, your signature will be required.**

**Termination of Account(s):** You understand that your Account(s) may be terminated by you or by us as set forth in the Custom Advisory Relationship Agreement. You understand that any charges due upon termination are set forth in the Custom Advisory Relationship Agreement.

**Termination of the Relationship:** You understand that your Relationship may be terminated by you or by us as set forth in the Custom Advisory Relationship Agreement. Termination of your Relationship will result in the cancellation of your services for all Accounts opened pursuant to your Relationship.

**Funding Accounts with Securities:** You understand, acknowledge, and agree that if you fund any Account other than SPS *Advantage* by transferring securities from another account, due to the discretionary nature of the Programs, those assets will generally be liquidated so that the proceeds may be invested according to your Advisory Service Provider's or your financial advisor's investment strategy. You understand that for non-qualified Accounts this will generally result in tax implications.

**Reasonable Restrictions:** You understand that the discretionary programs made available through this Relationship allow you to impose reasonable restrictions as outlined in the "Reasonable Restrictions" section of the Custom Advisory Relationship Agreement.

**Life Event:** You understand that in certain circumstances such as death or divorce, we may prevent the opening of additional Accounts under this Relationship. In this event, you or your beneficiary may establish a new Relationship to open new Accounts.

**Beneficiary Information:** You understand and acknowledge that under the Custom Advisory Relationship all Transfer on Death Accounts will use the initial beneficiary designation outlined in the Ameriprise Custom Advisory Relationship Agreement. Tax-Sheltered Custodial Accounts ("TSCA") Accounts and any Account opened under a new IRA plan will use the default beneficiary outlined in the applicable IRA or TSCA custodial agreement. If you are adding an Account under an existing IRA plan, the beneficiary designation for that IRA plan, if any, will apply to your Account. You understand that you may update the beneficiary designation after any Account (Transfer on Death, IRA or TSCA) has been established by contacting your financial advisor or online through our secure site on [ameriprise.com](http://ameriprise.com). You will receive a confirmation of any beneficiary change or election and you can view your current beneficiaries online through our secure site.

**Appropriateness of Advisory Solutions and Grant of Discretionary Authority:** You acknowledge that (i) you will pay an Asset-based Fee instead of commissions or sales loads for each transaction; (ii) you seek investment advice on specific assets and will pay for that advice; (iii) for any SPS *Advantage* Account opened pursuant to this Relationship, you will periodically purchase and sell mutual funds and/or other eligible securities in the Account; (iv) for any SPS Advisor Account opened pursuant to this Relationship, you authorize your Ameriprise financial advisor to (a) select investments for your Account; and (b) purchase or sell securities or make other investments for your Account without your prior authorization; (v) for Active Portfolios, Select Separate Account, Vista Separate Account, Investor Unified Account, and Access Account accounts opened pursuant to this Relationship, your financial advisor evaluates your needs and recommends an Advisory Service Provider to manage the assets in the Account in accordance with a particular portfolio style; and (vi) for Active Portfolios, Select Separate Account, Vista Separate Account, Investor Unified Account, and Access Account accounts you authorize (i) AFS, (ii) Envestnet Asset Management, Inc., or (iii) a third-party or affiliated Advisory Service Provider selected with your financial advisor, as applicable, and as listed below and as further described in the Custom Advisory Relationship Agreement and the "Advisory Service Providers" section of the Disclosure Brochures, to (i) select the investments in your Account; and (ii) purchase or sell securities or make other investments for your Account without your prior authorization.

You acknowledge that you have received the "Evaluating differences between brokerage and managed accounts", "Evaluating advisory solutions (managed accounts)" and "Evaluating common investment products" documents that outline the types of accounts and products available to you and have discussed your financial circumstances, risk profile information and investment objectives with your Ameriprise financial advisor. You understand that you are opening a fee-based advisory account where Ameriprise will charge you an ongoing asset-based fee for advice rather than a commission-based brokerage account where you would be charged on a transaction-by-transaction basis.

- **SPS Advantage:** You understand that your Account will be managed on a non-discretionary basis and that you are retaining authority to approve all transactions recommended to you by your Ameriprise financial advisor.
- **SPS Advisor:** You understand that you are giving your Ameriprise financial advisor discretionary authority to (i) select investments for your Account; and (ii) purchase and sell securities in your Account without your prior approval of each transaction.
- **Active Portfolios:** You understand that you are retaining authority to approve portfolio and Advisory Service Provider selection. You understand that you are granting a third-party or affiliated Advisory Service Provider discretionary authority to (i) select the ETFs and/or mutual funds that comprise the portfolio that you select for your Account; and (ii) purchase and sell securities in your Account without your prior approval of each transaction.
- **Select Separate Account:** You understand that you are retaining authority to approve investment strategy and Advisory Service Provider selection. You understand that, depending on the investment strategy selected, you are granting (i) AFS, or (ii) a third-party or affiliated Advisory Service Provider the discretionary authority to (i) select the individual investments and securities to be held in your Account; and (ii) purchase and sell investments or securities in your Account without your prior approval of each transaction. Where the Advisory Service Provider you select acts as a Model Provider, you understand that you are granting AFS the discretionary authority to implement securities transactions in your Account in accordance with the portfolio provided by the Model Provider.
- **Vista Separate Account:** You understand that you are retaining authority to approve investment strategy and Advisory Service Provider selection. You understand that you are granting (i) Envestnet Asset Management, Inc. and (ii) a third-party or affiliated Advisory Service



Provider the discretionary authority to (i) select the individual securities, mutual funds and/or ETFs to be held in your Account; and (ii) purchase and sell securities in your Account without your prior approval of each transaction..

- **Investor Unified Account:** You understand that you are retaining authority to approve mutual fund and ETF investments as well as investment strategy and Advisory Service Provider selection. You understand that you are granting (i) Envestnet Asset Management, Inc. and (ii) a third-party or affiliated Advisory Service Provider the discretionary authority to (i) select the individual securities to be held within the your Account; and (ii) purchase and sell securities in your Account without your prior approval of each transaction.
- **Access Account:** You understand that this Account is an accommodation program to transfer portfolios to Ameriprise from another firm and that you are retaining authority to approve portfolio and Advisory Service Provider selection. You understand that you are granting (i) Envestnet Asset Management, Inc. and (ii) a third-party or affiliated Advisory Service Provider the discretionary authority to (i) select the ETFs and/or mutual funds that comprise the portfolio that you select for your Account; and (ii) purchase and sell securities in your Account without your prior approval of each transaction.

### **Tax Lot Relief Methods**

#### **Cost Basis for Equities**

- **First In First Out (FIFO):**  
The first tax lots purchased are the first tax lots sold. The tax lots remaining each maintain their individual tax lot cost and holding period.
- **Highest In First Out (HIFO):**  
The tax lots with the highest cost basis are the first tax lots sold. The tax lots remaining each maintain their individual tax lot cost and holding period.
- **Last In First Out (LIFO):**  
The last tax lots purchased are the first tax lots sold. The tax lots remaining each maintain their individual tax lot cost.
- **Loss/Gain Utilization:**  
Evaluates losses and gains and strategically selects shares to deplete based on the loss/gain in conjunction with the holding period. The Loss/Gain Utilization Method depletes shares with losses before shares with gains, consistent with the objective of minimizing taxes. For share lots that yield a loss, short-term share lots will be redeemed ahead of long-term share lots. For gains, long-term share lots will be redeemed ahead of short-term share lots.

You understand that the tax lot relief methods listed in the "Preferences Details" section of this application will apply to any Account opened pursuant to this Relationship. In order to change the default tax lot relief method for any Account, work with your financial advisor. If specific identification of shares sold is desired, that must be done at the time of sale.

For SPS Advisor Accounts, mutual funds generally use average cost, but may use the Loss/Gain Utilization Method, equities will generally use the Loss/Gain Utilization Method. You understand that while you may indicate your preference, for SPS Advisor accounts, your financial advisor has investment discretion and may sell shares in a manner that differs from the tax relief methodology you have selected. You understand that trades entered in SPS Advisor Accounts generally follow the Loss/Gain Utilization Method described above.

For discretionary Programs (other than SPS Advisor), if you indicate a preference, trades generally use that Cost Basis method; if you don't indicate a preference, the cost basis selected by AFS and listed as your preferences in the Account confirmation letter will generally be used for the Program. Further, the Advisory Service Provider with investment discretion may elect to sell specific investment products for tax-harvesting purposes regardless of the cost basis option you have selected.

#### **Cost Basis for Mutual Funds**

- **Average Cost Basis:**  
The mutual fund's cost basis is the total amount invested, averaged over the shares purchased, giving each share the same basis. As new tax lots are purchased, or other adjustments are made, the average cost of the shares is recalculated. For holding period purposes, the first tax lots purchased are the first tax lots sold. Average cost is calculated separately for covered and noncovered shares.
- **Non Average Cost Basis:**  
The lot relief method for the mutual fund account will be the same lot relief method elected for equities on this account, even if there are no equities in the account.

If shares have been sold using average cost, specific identification may be prospectively accounted.

#### **Cost Basis for Equities in Dividend Reinvestment Plans**

- **Non Average Cost Basis:**  
The lot relief method for the account will be the same lot relief method elected for equities on this account, even if there are no equities in the account.
- **Average Cost Basis:**  
The cost basis for the affected assets is the total amount invested, averaged over the shares purchased, giving each share the same basis. As new tax lots are purchased, or other adjustments are made, the average cost of the shares is recalculated. For holding period purposes,

the first tax lots purchased are the first tax lots sold. Average cost is calculated for covered shares only.

### **Bond Elections**

Revoking certain bond elections may require IRS consent.

### **Dividend Reinvestment and Fractional Shares**

You understand that when you direct AFS to reinvest equity and ETF dividends in an SPS *Advantage* or SPS Advisor Account, you are directing us to purchase additional shares with the dividend proceeds and this will generally result in us purchasing less than one full share of the equity or ETF, or a fractional share. You understand and agree that when fractional shares are sold or transferred out of your account, the following liquidation process will occur. You consent to this process for all applicable future transactions and instruct us to liquidate any fractional shares, at your direction, as summarized below. For more information on fractional shares and more detail regarding how they may be held and sold in your Account, refer to the Custom Advisory Relationship Agreement:

- Whole shares will be executed as a discretionary or non-discretionary transaction on an agency basis depending on the Account.
- Fractional shares will be executed as client-directed transaction on a principal basis.
- When your account transacts in more than one share,
  - For all Programs except for transactions in SPS Advisor Accounts that are placed in one aggregated trade order ("block trade"), you will receive the same execution date and price for both the fractional and whole shares.
  - For transactions in SPS Advisor Accounts that are placed in a block trade, the price applied to the fractional share will be the previous day's closing price.
- When your account transacts in less than one share, the price applied to the fractional share will be the previous day's closing price.

### **Fiduciary Authorization - IRAs**

**Note: The following excludes IRAs for which Ameriprise Bank, FSB has investment discretion.**

You understand that for the Account and ownership types listed in "The Pension Protection Act (PPA) Advice Exemption: What Our Clients Should Know" document, AFS will act as a fiduciary adviser, be held to a set of standards that are defined in the investment advice exemption provisions of the Pension Protection Act of 2006 (PPA Advice Exemption) and will meet the following requirements.

- Avoid conflicts of interest that could arise if AFS or your Ameriprise financial advisor were to receive fees or compensation that vary based on investments recommended to you in this Account. However, under the PPA Advice Exemption, companies affiliated with AFS may receive fees, cost reimbursements, and other revenue for the services they provide which may vary depending on your investment selections.
- Provide you with an annual disclosure that outlines the services available to you and fees that may apply. You can also request the disclosure at any time by calling a managed accounts service representative at 1.800.862.7919, follow the instructions to enter your information and say "Representative" at the main menu.
- Comply with the conditions and requirements of the Pension Protection Act as codified under ERISA sections 408(b)(14) and (g) as well as Internal Revenue Code section 4975(d)(17) and (f)(8).
- Participate in an annual audit by an independent auditor for compliance with the conditions of the PPA Advice Exemption and related regulations and post the auditor's report on [ameriprise.com](http://ameriprise.com) within 30 days of receiving it.

**Pension Protection Act Advice Exemption Authorization:** You hereby authorize AFS to act as your fiduciary adviser as defined in the PPA Advice Exemption and to provide investment advice with regard to your tax-qualified assets you hold in advisory programs opened pursuant to the Relationship, now or in the future, and listed in "The Pension Protection Act (PPA) Advice Exemption: What Our Clients Should Know" document. You understand that your authorization of this arrangement applies to Accounts held in SPS *Advantage*, *Active Portfolios*<sup>R</sup>, *Select Separate Account*, *Vista Separate Account*, *Investor Unified Account* and *Access Account*.

### **IRA Acknowledgements**

#### **General IRA Acknowledgements**

**Appointment:** You appoint ATC as custodian for any IRA opened pursuant to the Relationship and understand that the Individual Retirement Custodial Account Agreement in "Your Guide to IRAs", and this application, comprise your custodial agreement with ATC.

**Responsibility for Tax Consequences:** You assume all responsibility for any tax consequences and penalties that may result from making contributions to, transactions with, and distributions from any IRA opened pursuant to the Relationship.

**Cash Sweep Services:** You authorize ATC to invest, directly or indirectly, in deposits of itself or its affiliates that bear a reasonable rate of interest to facilitate cash sweep services.

**Termination:** You understand that any IRA opened pursuant to the Relationship may be terminated by us or by you. You understand that you are responsible for charges relating to any termination of any IRA you open.

You acknowledge that for any Account opened pursuant to the Relationship that is being funded by a former/current employer's 401(k) plan, 403(b) plan or other employer sponsored retirement plan, prior to making any distribution from such plan you will discuss with both your tax professional and your Ameriprise financial advisor the potential benefits and risks of the several options when you became eligible for a distribution (withdrawal), including leaving the assets in your employer's plan, rolling to another employer's retirement plan or rolling them into an *Ameriprise*<sup>R</sup> IRA.

**You acknowledge that you have received and read the applicable "Your Guide to IRAs" and the Retirement Custodial Account Agreement**

included therein, and agree to abide by the terms and conditions of each. You acknowledge and agree to the fees that will be charged against any IRA opened pursuant to the Relationship. You understand that any IRA opened pursuant to the Relationship is governed by a predispute arbitration clause, found in the custodial agreement in Article VIII, Number 14, Page 10 of "Your Guide to IRAs", Article VIII, Number 14, Page 8 of "Your Guide to SIMPLE IRAs", and Article IX, Number 14, Page 8 of "Your Guide to Roth IRAs". You acknowledge receipt of the predispute arbitration clause.

#### **Multiple IRA Acknowledgements**

You understand that separate tax reporting is required for each IRA plan.

Based on the information contained in this form, you authorize AFS to place your new IRA account(s) into a new or existing IRA plan.

#### **IRA Beneficiary Acknowledgements**

**Indemnification:** You agree to indemnify us against and hold us harmless from any and all claims arising from this beneficiary designation.

**Binding:** You agree that this acknowledgement and beneficiary designation shall be binding upon your heirs, legatees, executors, administrators, personal representatives, assigns and beneficiaries.

#### **Minor IRA Acknowledgements**

The beneficiary designation is the minor's estate until all of the following occur: 1) the IRA plan owner (minor) has reached the age of majority for the governing state, 2) the IRA plan is reregistered into the name of the former minor and 3) after reregistration, the IRA plan owner names a beneficiary for the plan, other than the estate. Note: In the event the IRA owner is married and does not name a beneficiary, the IRA plan provides that the owner's spouse is the beneficiary.

The taxpayer identification number being certified is that of the minor.

#### **Transfer on Death Account Acknowledgements**

If you elect a Transfer on Death ("TOD") ownership when opening an Account, then you desire to establish a TOD designation as defined herein. Upon your death (or, if the Account is jointly owned, upon the death of the last survivor), AFS or its relevant affiliated company shall distribute you Account according to the terms and conditions of this Transfer on Death Account Acknowledgement ("Acknowledgement"), filed at AFS's principal place of business in Minneapolis, Minnesota. In consideration of AFS's acceptance of your TOD registration, you agree as follows:

- 1. Initial Beneficiaries.** You understand that the initial primary beneficiary will be your surviving spouse, if any. If there is no surviving spouse, then your beneficiary shall be your living, lawful children, with rights of survivorship, if any. If there are no living, lawful children, then your beneficiary shall be deemed to be your estate.
- 2. Effective Until Changed.** You acknowledge and agree that this TOD registration shall apply to any new Accounts established by you under the Relationship unless you have changed the beneficiaries as described in subsection 4 below, in which case such changed beneficiaries shall apply.
- 3. Exchanges.** You authorize AFS to accept instructions by telephone or in writing for exchanges among existing Accounts, regardless of whether the Accounts have a different or no TOD registration.
- 4. Change of Beneficiary.** If you would like to change your beneficiary after you establish your TOD Account, please contact your financial advisor or visit the secure site at ameriprise.com. You may choose to name a different beneficiary for a TOD Account through a form or other manner provided by us. It is effective once received, in good order and accepted by us. Once a change of beneficiary is in effect, the initial beneficiary will no longer apply to that Account and such beneficiary designation will govern. You acknowledge and agree that any changes to an existing TOD registration previously created by you, and any newly created TOD registrations may be made only on a signed form or other means acceptable to us.
- 5. Fiduciaries.** You understand and acknowledge that no agent, attorney-in-fact, conservator, guardian, or other person acting on your behalf may name or change the beneficiaries, except if allowed in Power of Attorney document or by court order. This provision shall not prohibit the sale or pledge of your Account by any agent, attorney-in-fact, conservator or guardian.
- 6. Pledge of TOD Account.** You understand and acknowledge that if all or part of your Account has been pledged, AFS may change the registration of the Account to reflect the pledgee's name and remove the TOD titling. This does not remove the named beneficiary(ies).
- 7. Living Lawful Children.** You understand and acknowledge that if "living lawful children" is included in your TOD, such registration shall be deemed to include any children legally born to or adopted by you before or after the date of this Acknowledgement, whether or not listed by name in our records, who have not predeceased you at the time of the execution of this Acknowledgement. Step-children and grandchildren are not considered lawful children covered under this designation unless legally adopted by you. Children who have predeceased you at the time of the execution of this Acknowledgement are not covered under this definition.
- 8. Payment of Dividends.** If applicable, you acknowledge and agree that the record date for the payment of a dividend from your Account(s), rather than the date of declaration of such dividend, shall determine with reference to your death whether any particular dividend shall belong to you or to a beneficiary; provided, however, that all dividends may properly be paid to you until the issuer of the securities on which a dividend is being paid has received written notice of your death at its principal place of business.
- 9. Effect of Other State Laws.\*** You acknowledge and agree that if transfer on death registration is not permitted under the laws of the jurisdiction where you are domiciled at the time of your death, AFS may, absent notice from any person claiming to have an interest in your Account(s), distribute the Account(s) pursuant to your TOD registration. In the event of such distribution, you understand that AFS shall have all protections available under Minnesota law. You further agree to indemnify AFS and its affiliates against and hold it harmless from any and all claims resulting from distribution pursuant to this TOD registration and that the provisions of this paragraph shall be binding upon your heirs, legatees, executors, administrators, personal representatives, assigns and beneficiaries.
- 10. Revocation of Beneficiary Designation by Will.** You understand and acknowledge that a revocation of this beneficiary designation in your



will is not binding upon AFS unless the company receives written notice from any claimant objecting to the transfer of securities pursuant to this Agreement, where state law permits and notification is given prior to settlement before such transfer is made.

11. **Amendment of Terms.** The Transfer on Death Account terms may be amended in accordance with "Amendment of Agreement/Modification of Services" Section of Custom Advisory Relationship Agreement, except that no such change shall alter the beneficiary selections made by you prior to the change.
12. **Security positions unable to be divided as designation states:** Security positions held in a brokerage account that are unable to be divided proportionately as designated due to the nature of the security(ies) will be liquidated, unless otherwise indicated, and proceeds thereof distributed to the beneficiary(ies).

**\*TOD provisions are not available for residents of the state of Louisiana.**

**The Account holder(s) on the Account may:** (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time on written notice to us. We reserve the right to determine if the documentation meets our Deposit Policy requirements to open an Account.

**Ownership of an Account and Beneficiary Designation:** These rules apply to TOD Account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our Accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations except as they determine to whom we pay the account funds.

**Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, LLC, Member FINRA and SIPC. Clearing, custody and settlement services are made available by American Enterprise Investment Services Inc., Member FINRA and SIPC.**

### Important Documents to review prior to signature

The following document(s) must be given to the client(s) in order for you to be in compliance with product rules:

#### Give to Client Forms

- 113345
  - Evaluating advisory solutions (managed accounts)
- - ADV Brochure Supplement – Compliance Tracker tool > Brochure Supplement tab
- 113346
  - Evaluating common investment products
- 4220-2
  - Your Guide to Roth IRAs - Roth IRA disclosure statement and custodial agreement
- 4220-1
  - Your Guide to IRAs (Traditional, Rollover and SEP IRAs) - disclosure statement and custodial agreement
- 402469
  - Other Important Brokerage Disclosures
- 402468
  - Ameriprise Brokerage Client Agreement
- 112977
  - The Pension Protection Act (PPA) Advice Exemption: What Our Clients Should Know
- 200209-1
  - Ameriprise Financial Privacy Notice
- 114234
  - Ameriprise Financial Schedule of Account and Service Fees
- 114935
  - Ameriprise Custom Advisory Relationship Agreement
- 413021
  - Ameriprise Managed Account Client Disclosure Brochure
- 113344
  - Evaluating differences between brokerage and managed accounts

#### Additional Documents

Not Applicable

### W-9 TIN Certification

**W-9 Certification for JOY HULTMAN**

Check appropriate box for federal tax classification (required):

 Individual/Sole proprietor/Single member LLC**Corporation**

C-Corporation  
 S-Corporation

**Limited Liability Company (LLC )**

C-Corporation  
 S-Corporation  
 Partnership

 Partnership Trust Revocable (Optional Additional Trust Details) Irrevocable (Optional Additional Trust Details) Irrevocable Grantor (Optional Additional Trust Details) Estate Other

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Check here if owner is an Exempt Payee  
(defined in Form W-9 instructions)

Exempt Payee code:

**Foreign Account Tax Compliance Act Reporting**

A FATCA exemption code is required for persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. If you are only submitting this form for an account you hold in the United States, no code is required. Otherwise, submit IRS Form W-9 separately.

As used below, the word "I" refers to the applicant who is the taxpayer on the account.

**Under penalties of perjury, I certify that:**

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification Instructions:**

As used below, the word "You" refers to the applicant who is the taxpayer on the account.

Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A Partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Non-U.S. persons submit the appropriate Form W-8.

Form W-9 and Form W-8 and their instructions are available upon request or on [irs.gov](http://irs.gov).

**The Internal Revenue Service does not require your consent to any provision of the document other than the certifications required to avoid backup withholding.**

**Signatures**

By signing this application, you:

- Agree that you have read, understand and agree to each acknowledgement above and all the terms and conditions stated in this application and in the related documents provided to you.
- Understand that you are entering into two separate and distinct relationships with us, an advisory relationship and a brokerage relationship, each governed by its own terms and conditions, including separate and distinct arbitration provisions.

**As to your advisory relationship, you acknowledge that you have received, read, and understand the Custom Advisory Relationship Agreement, the Managed Accounts Client Disclosure Brochure or the Managed Accounts and Financial Planning Service Client Disclosure Brochure, as applicable (the "Brochure"), the ADV Brochure Supplement for your financial advisor and, if applicable, any members of your financial advisor's team practice, and you agree to abide by all of the terms and conditions contained therein, as currently in effect and as may be amended from time to time.**

Your investment advisory relationship, as defined in the *Ameriprise Custom Advisory Agreement* and the Brochure, is governed by a predispute arbitration provision which includes a class action waiver, and is found in Section 31, page 20 of the General Terms of the *Ameriprise Custom Advisory Relationship Agreement*. As more particularly described in the *Ameriprise Custom Advisory Relationship Agreement* and Brochure, this means that any disputes shall be resolved solely by arbitration on an individual basis. There shall be no right or authority for any claims arising out of those agreements to be arbitrated or litigated on a class action basis or bases involving claims brought in a purported representative capacity.

**As to your brokerage relationship, you acknowledge that you have received, read, and understand Ameriprise's Brokerage Client Agreement, the Ameriprise Financial Schedule of Account and Service Fees and the Other Important Brokerage Disclosures and you agree to abide by all of the terms and conditions contained therein, as currently in effect and as may be amended from time to time.**

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**This brokerage account is governed by a predispute arbitration provision which is found in Section 43, Page 7 of the Agreement. You acknowledge receipt of the predispute arbitration provision.**

JOY HULTMAN / Owner

Date (MMDDYYYY)

X

JOY HULTMAN 2023-04-18 08:57:32 GMT

**By signing below, I agree that I have provided the client with my ADV Brochure Supplement(s) and the following documents if the client has not agreed to electronic delivery via the secure site:**

- Managed Accounts Client Disclosure Brochure or the Managed Accounts and Financial Planning Client Disclosure Brochure Service, as applicable,
- Custom Advisory Relationship Agreement; *Ameriprise Brokerage Client Agreement*; the Other Important Brokerage Disclosures, the *Ameriprise Financial Schedule of Account and Service Fees*; this application,
- The Pension Protection Act (PPA) Advice Exemption: What Our Clients Should Know,
- All other required documents the client has agreed to receiving.

David Janny / Agreement Advisor

Advisor ID

Date (MMDDYYYY)

X

DAVID JANNEY 2023-04-17 21:53:05 GMT